This Document was Prepared By and After Recording Please Return To:
MGC MORTGAGE, INC.
Attn: Carissa Golden, Manager
Post Closing/Lien Release
7195 Dallas Parkway
Plano, TX 75024
866-544-9820

BC: 6990 (09-014 BB)

RECORD 1ST

PLEASE RECORD PRIOR TO THE ENCLOSED ASSIGNMENT(S)

LIMITED POWER OF ATTORNEY

county/parish name: De Soto state: MS



MERS LIMITED POWER OF ATTORNEY

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a Delaware corporation ("MERS") and a wholly owned subsidiary of MERSCORP, Inc., a Delaware corporation ("MERSCORP"), hereby appoints the attached list of persons [Schedule A] as Attorneys-in-Fact ("Agents") for MERS for the limited purpose of executing documents and taking certain other actions as set forth below for those certain loans (the "FDIC Loans") secured by mortgages or deeds of trusts held by MERS as mortgagee or beneficiary in a nominee capacity for the FEDERAL DEPOSIT INSURANCE CORPORATION (the "FDIC"), AS RECEIVER FOR New South Federal Savings Bank (the "Receiver") (Org Id 1000207).

- (1) Release the lien of any FDIC Loan registered on the MERS® System that is shown to be registered to the Receiver;
- (2) assign the lien of any FDIC Loan naming MERS as the mortgagee when the Receiver is also the current promissory note-holder, or if the FDIC Loan is registered on the MERS® System, is shown to be registered to the Receiver;
- (3) execute any and all documents necessary to foreclose (or post-foreclosure, to sell to another entity) any property securing any FDIC Loan registered on the MERS® System that is shown to be registered to the Receiver, including but not limited to (a) substitution of trustee on Deeds of Trust, (b) Trustee's Deeds upon sale on behalf of MERS, (c) Affidavits of Non-military Status, (d) Affidavits of Judgment, (e) Affidavits of Debt, (f) quitclaim deeds, (g) Affidavits regarding lost promissory notes, and (h) endorsements of promissory notes to VA or HUD on behalf of MERS as a required part of the claims process;
- (4) take any and all actions and execute all documents necessary to protect the interest of the Receiver, the beneficial owner of the FDIC Loans, or MERS, in any bankruptcy proceeding regarding a FDIC Loan registered on the MERS® System that is shown to be registered to the Receiver, including but not limited to: (a) executing Proofs of Claim and Affidavits of Movant under 11 U.S.C. Sec. 501-502, Bankruptcy Rule 3001-3003, and applicable local bankruptcy rules, (b) entering a Notice of Appearance, (c) vote for a trustee of the estate of the debtor, (d) vote for a committee of creditors, (e) attend the meeting of creditors of the debtor, or any adjournment thereof, and vote on behalf of the Receiver, the beneficial owner of the FDIC Loans, or MERS, on any question that may be lawfully submitted before creditors in such a meeting, (f) complete, execute, and return a ballot accepting or rejecting a plan, and (g) execute reaffirmation agreements;
- (5) take any and all actions and execute all documents necessary to refinance, subordinate, amend, or modify any and all FDIC Loans registered on the MERS® System that is shown to be registered to the Receiver; and
- (6) endorse checks made payable to Mortgage Electronic Registration Systems, Inc., to the Receiver that are received by the Receiver for payment on any FDIC Loan registered on the MERS® System that is shown to be registered to the Receiver.

Agent(s) shall have full power and authority to act on behalf of MERS in these limited matters. This power and authority shall authorize Agent(s) to exercise all of MERS legal rights and powers, including all rights and powers that MERS may acquire in the future with regard to the FDIC Loans.

This Limited Power of Attorney shall be construed narrowly as a limited power of attorney. The description of specific powers above is intended to limit or restrict the powers granted in this Limited Power of Attorney.

This Limited Power of Attorney shall become effective immediately upon execution and shall expire (i) upon the termination or earlier repudiation (by the Receiver under 12 U.S.C. § 1821(e)) of the New South Federal Savings Bank - MERS Agreement (as defined in the Letter Agreement), and (ii) as to any Agent(s), at such time as such Agent is no longer an employee or agent of the FDIC. This Limited Power of Attorney may be revoked by MERS and/or MERSCORP by providing written notice to Agent(s), but only at a time after all of the FDIC Loans have been transferred by MERS to the Receiver or a third party or parties designated by the Receiver.

Dated May 26, 2010.

Mortgage Electronic Registration Systems, Inc.,

a Delaware Corporation

William C. Hultman

Corporate Secretary

SCHEDULE A

Federal Deposit Insurance Corporation, as Receiver for New South Federal Savings Bank (Org Id 1000207)

List of Agents for Mortgage Electronic Registration Systems, Inc.

Alford, Aimee Allison Martin Bartzatt, Doug Bettencourt, Helaine Boyles, James **Brock Henslee** Brown, Thronton Carissa Golden Ceaser, Angela Ciurlino, Brent Cohen, Steve Dea, Linda Doan, Donald Donna Koestner Ferrulli, Anthony Flook, Marilyn Flores, Theresa Gass, Robert Gilroy, Greg Gray, H. Jim Hansen, Terri Hearn, Janice S. Henkes, Janine Herrin, Richard Herron, C. Ray Houska, Tom Jackson, Diane Jo Evans Jones, Blake D. Jones, Ophelia Karapetian, Marina Kato, Ed Koontz, Robert G. LaRue, Donna Lee, Michael Cody Lewis, Gary L. Lubow, Beckie

Malami, Ralph Manning, Robert Mason, Enrique Massey, Ed Massey, Wade Menzel, Christian E. Michael Barnett Micheal, Matt Moran, Tom Nadal, Lonnie Owens, George Parrish, Jim Patterson, Campbell L. Pietri, Cesar Powers, Cathy Ratkovic, Jim Robert, Victor Rouch, Terry Salmon, Richard Saville, Linda Scheuer, Peter Schultz, Ellen Sherrill, Phillip J. Smith, Denyail Smith, Jay Stell, David Terry, William Thomas, Phillip W. Tong, Jeff Trimper, Daniel R. Troquille Jr., Willard Uchino, Gary Walker, Dan Wielinski Jr., Lawrence A. Woodward, Douglas E. Zvara, William

ACKNOWLEDGMENT

STATE OF VIRGINIA **COUNTY OF FAIRFAX**

This instrument was acknowledged before me on the 26th day of May, 2010, by William C. Hultman, a duly authorized representative of Mortgage Electronic Registration Systems, Inc., a Delaware corporation, on behalf of said corporation.

§ §

Notary Public, State of



Filed and Recorded Official Public Records John F. Warren, County Clerk Dallas County, TEXAS 06/17/2010 10:36:03 PM \$28.00



201000152614

THE STATE OF TEXAS COUNTY OF DALLAS

1 hereby certify that the above and foregoing is a full, true, and correct photographic copy of the original record now in my lawful custody and possession, filed on the date stamped thereon and as the same is recorded in the Recorder's Records in my office under the volume and page or instrument # stamped thereon.

I hereby certify on

JUL 26 2010

Dallas County, Texas Deputy